

Douglas Towle

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United States Bankruptcy Court

Petitioner

2019 DEC -3 PM 1:37

515 West First Street Room 104

vs

U.S. BANKRUPTCY COURT
DULUTH, MN

Duluth Mn 55802

Rachelle Leah Payonk

Adv. NO. 19-06014

My first piece of evidence is a certified letter from my credit card company stating a \$10,000.00 payment was made from bank account ending in 4794. My second piece of evidence is copy of my credit card statement showing payment was reversed. In addition I have attached a check from checking account ending in 8031.

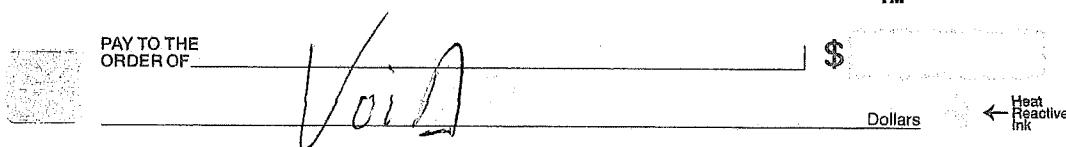
DOUGLAS E TOWLE
319 25TH AVE N
SAINT CLOUD, MN 56303-3734

17-2/910

109

Date _____

MP



usbank

Memo _____

MP

LOOK FOR FRAUD-DETERRING FEATURES INCLUDING THE SECURITY SQUARE AND HEAT-REACTIVE INK. DETAILS ON BACK.

Douglas Towle
11-26-2018

CARDMEMBER SERVICE

P.O. Box 6352
Fargo, ND 58125-6352

March 24, 2016

DOUGLAS E TOWLE
319 25TH AVE N
SAINT CLOUD, MN 56303-3734

Re: Account number ending with: 5013

Dear DOUGLAS E TOWLE:

Thank you for contacting Cardmember Service. We appreciate the opportunity to be of assistance to you.

We received your request regarding a recent payment that was submitted to your account. Our records indicate that a payment of \$10,000.00 posted to your account on 12/17/2015. The payment was submitted to your account via telephone on 12/15/2015 using a checking account number ending in 4794.

As always, we are pleased to serve you and appreciate your business. If you have further questions, please visit us on the Web at www.usbank.com, or contact our twenty-four-hour Cardmember Service Department at 800-285-8585 (we accept relay calls).

Sincerely,

Amber E.
Cardmember Service Representative

Cardmember Service, P.O. Box 6352, Fargo, ND 58125-6352

Douglas Towle 11-26-19

Credit Card - 4669

Current Balance \$15,579.83
Statement Balance \$13,201.21
Minimum Payment \$0.00 due on 12/23/2015
Available Credit \$4,420.17
Rewards Balance

Rewards Details

total charged by Rachelle Payork

\$ 15332.67

Transactions

Date	Description	Credits	Charges
Completed Transactions			
12/24/2015	Internet Payment Thank You	\$133.00	
12/21/2015	Returned Payment Fee		\$25.00
12/21/2015	Payment Reversal		\$10,000.00
12/17/2015	Payment Thank You Account # 4794	\$10,000.00	Account # 4794
12/14/2015	Steampowered.com 425-9522985 Wa		\$9.99
12/14/2015	Steampowered.com 425-9522985 Wa		\$19.99
12/11/2015	Steamgames.com 425-952-2985 Wa		\$19.99
12/07/2015	Benton Station Sauk Rapids Mn		\$34.00
12/07/2015	Shopko 61 00300616 St Cloud Mn		\$157.92
12/07/2015	Holiday Sinstore 3766 Sauk Rapids Mn		\$22.15
12/07/2015	Petco 604 63506042 Waite Park Mn		\$60.97
12/07/2015	ApI* Itunes.com/bill 866-712-7753 Ca		\$1.06
12/04/2015	Schwans Home Service Marshall Mn		\$70.52

Douglas Towle

United States Bankruptcy Court

vs

515 West First Street Room 104

Rachelle Payonk

Duluth Mn 55802

Adv. NO. 19-06014

My third piece of evidence is a letter written on my behalf by Jamie Elwood signed and dated.

Which are in regards to conservations as a witness between myself and Rachelle.

Rylee Towle 11-26-2019

On about 11-2-2015 Douglas Towle requested my help and my truck to pick up some beds.

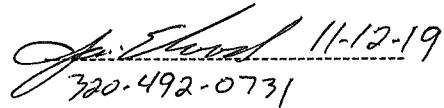
When I arrived it was soon evident the beds were not for his family but for Rachelles and Doug was paying for them. I gave Doug a funny look and he replied not to worry he is getting paid back. After that is when Rachelle made the comment of course once I receive my renters insurance check from the fire.

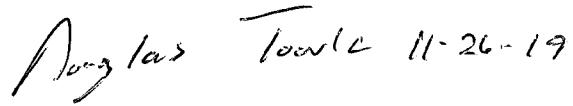
I was called by Doug again for helping cleaning out the burnt out rental around the same time. Where several times I heard Rachelle make reference to receiving a renters insurance check. From the conversations I heard I believed that Doug was being made to believe he was getting paid back from the renters insurance check that Rachelle was to receive.

Jamie Elwood

431 13 ave n

Sauk Rapids Mn 56379

 11-12-19
320-492-0731

 Douglas Towle 11-26-19

Mr. David Burns this letter is in regards to you client Rachelle Leah Payonk Adv. No. 19-6014.

Current debt stand at \$17,186.78 as of 11/26/2019 case number 05-cv-16-1255 or they can access through last name Towle & Payonk. Easily confirmed by calling Foley court house 320-968-5205. I offer a settlement to your client of \$11,000.00 to be paid with a cashiers check or money order.

Douglas Towle 11-26-19
320-282-3684